

**UNITED STATES BANKRUPTCY COURT**SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION

In re: APRIL MICHELLE LONG

Case No.: 10-03978-EE

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Harold J. Barkley, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/09/2010.
- 2) The plan was confirmed on 01/26/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 08/11/2011, 11/22/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/15/2014.
- 6) Number of months from filing or conversion to last payment: 46.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 9,650.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$98,008.97
Less amount refunded to debtor:	\$1,202.41

<b>NET RECEIPTS:</b>	\$96,806.56
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,000.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$5,669.74
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$7,669.74
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Attorney fees paid and disclosed by debtor:	\$800.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ADVANTA	Unsecured	1,562.13	NA	NA	.00	.00
ADVANTA BANK CORP	Unsecured	1,525.00	NA	NA	.00	.00
AMERICAN EXPRESS	Unsecured	NA	NA	NA	.00	.00
AMERICAN INFOSOURCE LP	Unsecured	415.32	453.03	453.03	122.32	.00
BANK OF AMERICA	Unsecured	10,524.00	NA	NA	.00	.00
BANK OF AMERICA	Unsecured	4,337.00	NA	NA	.00	.00
BECKET & LEE LLP	Unsecured	616.02	626.16	626.16	169.06	.00
BECKET & LEE LLP	Unsecured	4,953.09	4,953.09	4,953.09	1,337.33	.00
B-LINE LLC	Unsecured	NA	NA	NA	.00	.00
BRADLEY P JONES	Secured	NA	NA	NA	.00	.00
BSI FINANCIAL SERVICES	Secured	185,260.00	210,077.28	60,766.84	60,766.84	.00
BSI FINANCIAL SERVICES	Secured	21,368.00	39,428.70	.00	.00	.00
CARD SERVICES	Unsecured	NA	NA	NA	.00	.00
CR EVERGREEN II, LLC	Unsecured	2,174.00	2,174.10	2,174.10	587.01	.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,520.00	3,548.77	3,548.77	958.17	.00

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ECAST SETTLEMENT CORPORATION	Unsecured	1,333.07	1,333.07	1,333.07	359.93	.00
EQUIFAX	Unsecured	NA	NA	NA	.00	.00
EXPERIAN	Unsecured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	NA	17,948.14	14,690.66	14,690.66	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,257.48	3,257.48	879.52	.00
MIDLAND FUNDING LLC	Unsecured	328.00	328.88	328.88	88.80	.00
MS STATE TAX COMMISSION	Priority	NA	NA	NA	.00	.00
OAK HARBOR CAPITAL VII, LLC	Unsecured	1,825.00	1,877.88	1,877.88	507.03	.00
PRA REC MGMT AS AGENT	Unsecured	1,695.91	1,720.91	1,720.91	464.65	.00
PRA REC MGMT AS AGENT	Unsecured	876.88	861.89	861.89	232.71	.00
PRA REC MGMT AS AGENT	Unsecured	710.00	710.50	710.50	191.84	.00
PRA REC MGMT AS AGENT	Unsecured	2,680.00	2,680.50	2,680.50	723.74	.00
PRA REC MGMT AS AGENT	Unsecured	1,287.43	1,160.43	1,160.43	313.32	.00
RANKIN COUNTY TAX	Unsecured	17,200.00	NA	NA	.00	.00
SMALL BUSINESS ADMINISTRATION	Unsecured	32,000.00	24,977.36	24,977.36	6,743.89	.00
THE HOME DEPOT	Unsecured	NA	NA	NA	.00	.00

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TRANSUNION	Unsecured	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	60,766.84	60,766.84	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	60,766.84	60,766.84	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	14,690.66	14,690.66	.00
<b>TOTAL PRIORITY:</b>	14,690.66	14,690.66	.00

**GENERAL UNSECURED PAYMENTS:**

50,664.05 13,679.32 .00

**Disbursements:**

Expenses of Administration:	\$7,669.74
Disbursements to Creditors:	\$89,136.82

**TOTAL DISBURSEMENTS:** \$96,806.56

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/23/2015

By: /s/Harold J. Barkley, Jr.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.